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## Patent Application

FIG. 2 is an exemplary message that is transmitted by an automatic dialing unit at a vendor's location to a card issuer's validation database.

- 5 FIGs. 3A <sup>- 3C</sup> ~~and 3B~~ are a flowchart of an exemplary method for account transaction and authorization in accordance with the present invention.

10 DETAILED DESCRIPTION

The present invention provides a method of detecting the unauthorized use of an account, especially under duress conditions. The account may be a transaction card account, a personal account or a business account. Duress conditions may occur when a person is being forced, for example, under threat of immediate bodily harm, to  
15 provide access to an account, such as by purchasing goods on a transaction card.

- When a transaction card is presented to a vendor for payment of goods or services, the vendor normally must obtain authorization from the card issuer for each transaction. In accordance with the present invention, the account holder must also  
20 authorize each transaction.

- If the account holder is present at the point of the transaction, as will be the case when the person presenting the card is also the account holder, then the vendor may request the account holder's authorization of the transaction. The account holder  
25 authorization can be indicated by providing or entering a secret normal PIN associated with the subject account. Consequently, the account holder authorization may be submitted to the card issuer along with the typical vendor request for authorization from the card issuer. The vendor typically requests authorization from the card issuer by sending the card number, the amount of the transaction, and a vendor identification